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ABSTRACT OF THE DISCLOSURE:

A biometric facial image verification system capable of recognizing human users which includes a smart-card having stored thereon encoded first human facial images, a video camera and video digitizer embedded within said smart-card for acquiring data representative of a second human facial image. A computer-based device with a docking station capable of receiving said smart-card and software resident within said computer-based device for facial recognition, which includes Principal Component Analysis, Neural Networks, or another equivalent algorithm for comparing said first human facial images with said second human facial image and producing an output signal therefrom for use in verifying the identity of said human users. The apparatus can further include software for fingerprint and speech recognition. In addition, said smart-card is capable of acquiring and storing information pertaining to each of said human users such as would be required for use in a high-security environment or preventing fraud in point of sale and Internet-based financial transactions.